ANNUAL REPORT 2020



Emerging stronger after Covid-19

DISTANCE LEARNING, QUARANTINES AND TRAVEL BANS. Lockdowns, cancelled events, and hundreds of online meetings. Remembered as the year of the Covid-19 pandemic, 2020 was an exceptional year for everyone, including Finn Church Aid.

Conditions have been dire in our programme countries before; however, this was the first time that a crisis affected the entire organisation. Even though we have experienced conflicts, earthquakes, natural disasters and epidemics, none of us had ever experienced a global pandemic.

Although what happened during the year took us and everyone else by surprise, we weren't entirely caught off guard. As our teams are geographically dispersed, remote working is not unusual. In Finland, our entire Helsinki office relocated to employees' homes practically overnight. When I compare the ease of remote working now to what it was a year ago, it's as different as night and day. Our country offices in Asia, Africa and the Middle East were also able to ward off coronavirus infections for a long time, which was crucial for our Covid-19 response in 2020

The pandemic has inevitably affected our education, livelihoods and peace programme work. Schools worldwide switched to distance learning, and some had to shut down entirely in 2020. While families in Finland agonised over remote school and remote work arrangements from home, people in our programme countries needed to be even more resourceful. Without access to internet or any infrastructure, teachers travelled from village to village teaching children, and radio lessons were provided.

Covid-19 has had a dramatic impact on livelihoods. Unlike in Europe where governments have taken responsibility for helping people and businesses cope, people in developing countries have been left to their own devices. In countries where social safety nets are weak, an epidemic much less dramatic than the Covid-19 pandemic can make life difficult. Unable to earn a living, people are forced to leave their homes and seek opportunities elsewhere. Forced migration is not only a risk in terms of the pandemic, but it also increases regional tensions. Conflicts arise regardless of epidemics, and this has made our peace work all the more challenging.

Despite such challenging circumstances, we as an organisation have performed extremely well. A significant increase in our international funding shows that partners such as the UN, the EU and other public funding providers, have strong faith in us and our vision.

However, the Covid-19 epidemic diminished our church collection income. With various social restrictions in place, we have been unable to reach our donors as we normally would. Passing the collection plate online is very difficult, and our hardworking face-to-face fundraisers were forced to stay at home. But while our internal funding in Finland decreased, so did our expenditures, as travel-related costs shrank. With that being said, we were fortunate to not experience significant losses in 2020.

A year amidst the pandemic has opened our eyes to new opportunities. We must be able to grow as an organisation and learn how to make effective use of new digital tools. Going forward, a large part of our education activities will no longer take place in physical buildings despite a vast number of people in places like Africa will still need access to education. This is where digital learning could come into play. The fact remains that the way we work will never be the same it was before the pandemic. We

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need to contemplate on the lessons learned during the pandemic and adopt new working modalities in the future.

As the Executive Director of Finn Church Aid, it is my heartfelt wish that we will soon defeat the pandemic and begin our journey to recovery. Our post-Covid-19 work will focus strongly on sustainable development. We will continue our efforts to promote quality education, peace, livelihoods and equality. And now that remote working has proved successful, we can start pursuing more ambitious environmental objectives, such as rethinking what constitutes as necessary travel.

Although 2020 was an extremely tough year for us at Finn Church Aid, it was also a major success story, thanks to our employees, board members and other elected representatives and volunteers. You are our most significant resource, and your valuable input allows us to help those most in need.

You are also the best indicator of quality and trust in our activities. Thanks to your efforts to develop our operations, our funding has increased. We learned a valuable lesson from the pandemic: when all the parts of our organisation come together, we can weather any crisis.

Jouni Hemberg Executive Director

> "Going forward, a large part of our education activities will no longer take place in physical buildings."







The world's multiple crises:

Crises may pave the way

to a brighter future

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Church Aid Board of tors 2020



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THE CRISES MAY PAVE THE WAY TO A BRIGHTER FUTURE

AS I AM WRITING THIS, the Covid-19 pandemic is dominating the news and daily politics for the second year running. In fact, this topic has overshadowed other news to such an extent that it is hard to remember what went on in the world before Covid-19 testing, vaccines and coronavirus variants. Climate change, protracted conflicts, swarms of locusts destroying crops – does any of that ring a bell?

The work carried out by Finn Church Aid focuses on providing education, securing livelihoods and building peace. The objective of long-term development cooperation is to help entire communities become stable and self-sufficient.

We also respond to more urgent needs. After a massive explosion in the port of Lebanon's capital Beirut in August 2020, we delivered emergency assistance to those affected. When Covid-19 stopped trade and food deliveries at state borders in several parts of the world, we continued to provide emergency food assistance.

Some of the areas where we promote development cooperation, humanitarian assistance and peace do naturally overlap, just as global crises are inextricably intertwined. Many of our programme countries faced profound challenges even before the Covid-19 pandemic. Changes in climate and protracted conflicts have caused food crises, health crises and displacement of millions of people.

In South Sudan, the world's youngest country, devastating floods have left two thirds of the country's 11 million inhabitants in need of some form of humanitarian assistance as they are suffering from food insecurity and malnutrition.

Syria also has a disastrous decade of suffering behind it. This conflict-ridden country has spiralled into an economic crisis that, for Syrian people, translates into a shortage of food and lost income opportunities. An entire generation of children has gone to school in emergency conditions.

The global pandemic has ruthlessly exposed the weaknesses of many countries. In Nepal, more than 25 per cent of the country's GDP has in recent years consisted of remittances by Nepalese working abroad. With the pandemic forcing migrant workers to return home, families have struggled for more than a year, trying to cope without an adequate income to guarantee a decent living.

But the pandemic has not brought all progress to a halt, even if we sometimes feel like it. In a number of projects, the situation has forced us to take a big leap forward in technology. For instance, in Kenya we distributed radios to enable women to participate in peace dialogues. Our objective in such projects was to make communities better equipped to resolve conflicts involving natural resources.

Without a doubt, we will face more challenges in the future. Our climate is becoming increasingly harsh, and in these changing conditions, it is likely that more epidemics will circulate in the population. Natural disasters will force people to leave their homes in growing numbers. According to forecasts, a high population growth rate in Africa will result in massive migration within the continent.

But the good news is that resilient societies are able to take better precautions and prepare for disasters. In time, the Covid-19 crisis will pass, and this is when Finn Church Aid's efforts to improve education, support livelihoods and forge peace will bear fruit and

Nyaboth Liep Wang's farmland has suffered from extreme weather conditions in South Sudan. After the floods destroyed her crops, Wang had to feed her seven children with leaves from the Lalop tree. PHOTO: MARIA DE LA GUARDIA produce even more tangible results. Those who have participated in our projects have been building a stronger foundation for their lives, enabling them to pursue a brighter future.

Ulriikka Myöhänen Communications Specialist

FCA WORKS IN CHALLENGING CONDITIONS

We operate in Africa, the Middle East and Asia.

Africa

1 Uganda

Uganda is one of the largest refugee-hosting countries in Africa with more than 1.4 million refugees, most of them women and youth under age 18. FCA supports quality education and entrepreneurship among women and young people in settlements where both refugees and Ugandans live.



trained to become a mechanic and started my own motorcycle repair shop. I teach repair skills to young people in our community because there is demand for these

services, and young people need livelihoods."

Medard Bangirana, 25, completed a vocational education and training programme in the Rwamwanja refugee settle-ment in Uganda. PHOTO: SUMY SADURNI

3 Somalia

Political instability and humanitarian crises triggered by extreme weather make Somalia one of the world's most fragile countries, with 5.4 million people in need of humanitarian assistance. FCA is working to strengthen the state structures and the influence of youth and women in decision-making.

5 Kenva

Although Kenya's economy has seen significant growth in the past few decades, people in some rural villages still have no electricity or clean water. Since poverty and scarcity of natural resources create tensions between local communities, FCA's work focuses on peacebuilding and education in fragile communities.



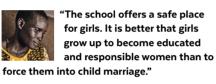
"Water scarcity caused disputes between our communities. In women's discussion groups, we learned about the root causes of

conflict. We have learned to understand and listen to each other."

Milka Rotunye is a member of a women's pro-peace discussion group in Marakwet, Kenya. PHOTO: AZIZA MAALIM

2 South Sudan

South Sudan's gradual recovery from a long civil war is being hampered by the Covid-19 pandemic, the conflict-induced economic crisis. local unrest, and exceptional floods. Finn Church Aid builds peace in local communities, asserts the role of youth and women in peacebuilding, helps children go to school, and provides access to vocational education and training.



Teresa Nyalong, a single mother, used a cash transfer from FCA to set up a tea shop in New Fangak. With the revenue from her shop, she can help her 15-year-old daughter gain an education. PHOTO: MARIA DE LA GUAR

4 Central African Republic

In the Central African Republic, political instability and violent conflicts between ethnic and religious groups complicate the everyday lives of ordinary people. Finn Church Aid's aim is to provide access to school for all children, including refugees and children with disabilities. We also help communities get back on their feet by promoting peace work and sustainable livelihoods.

6 Mozambique

Tropical cyclone Idai wreaked havoc in Mozambigue in 2019. Finn Church Aid continued to provide education despite the natural disaster. The school buildings we helped repair remained undamaged in the storm that hit the country in early 2021.

7 Liberia

With support from the EU, we promote the rights of prisoners in Liberia in cooperation with Serving Humanity for Empowerment and Development (SHED), a local non-governmental organisation.

8 Eritrea

In Eritrea, one of the world's poorest countries, we provided teacher training and worked with persons with impaired hearing. Our country programme came to an end in February 2020.

Finn Church Aid used 89 per

cent, a total of €42.5 million,

of its operating expenses

in 2020 (€47.8 million) for

international aid operations.

Middle East

9 Jordan

Jordan, with a population of 10 million, hosts around 750,000 registered refugees, most of them fleeing Syria's war. Half of all the refugees are children, and the majority live in camps in extreme poverty.



"Knowing the needs of my customers helped me invest in materials that people buy during Covid-19 lockdowns."

Hana'a. 27. gained confidence from FCA's entrepreneurship training, and her stationery shop does well despite the challenging circumstances. PHOTO: RANA ABU AISH

= Finn Church Aid's country office

found on pages 34-37.

10 Syria

Ten years of war have propelled Syria into a deep economic crisis, leaving ordinary people unable to buy basic supplies such as food and fuel. According to the UN High Commissioner for Refugees (UNHCR), more than 13 million of the country's 17.5 million inhabitants needed humanitarian assistance at the beginning of 2021. Our work focuses on rebuilding the education sector, which has been destroyed in the conflict.

12 Lebanon

A massive explosion in the Port of Beirut caused extensive damage in Lebanon's capital and left thousands of people homeless. After the explosion, we joined forces with the Norwegian Church Aid and delivered emergency food assistance and hygiene products to those in need. We also began preparations to support the education sector in Lebanon.

Asia

14 Myanmar

Myanmar's rural population lives in extreme poverty. Hundreds of thousands of people have been displaced due to internal conflicts. Finn Church Aid's work in Myanmar focuses on helping women and young people gain access to work and better income opportunities. In conflict-ridden areas, we give cash assistance to alleviate the humanitarian situation.

15 Cambodia

More than half of the population in Cambodia are aged under 25. In rural areas, people rely on natural resources and agriculture as sources of livelihood. According to estimates, Covid-19 has doubled poverty in the country. One of FCA's priorities in Cambodia is to offer career counselling to children and young people. In rural countries, we help people find livelihoods and adapt to climate change.



as it taught me new skills."

More detailed financial information can be



"Career counsellors and learners thought that the videos were very useful. It has been rewarding to organise distance learning

Mak Buntith, 30, is a career counsellor trained by FCA. When the pandemic stopped classroom teaching, the counsellors used videos to continue to provide lessons, PHOTO: LONG RATAN

Israel and the **Palestinian territories**

The protracted conflict between Israel and Palestine has been going on for more than 70 years, with unrest escalating into violence from time to time. In Israel and occupied East Jerusalem, we continue our joint efforts on education with local civil society organisations. We reach out to children at risk of marginalisation and train young adults to become volunteers.

13 Yemen

War-torn Yemen is facing a humanitarian crisis. People lack access to clean water and sanitation. With a partner organisation, FCA has built water systems in the governorate of Dhamar.

16 Nepal

Nepal is one of the poorest countries in Asia. Many people living in rural areas have no choice but to work abroad. Following the spread of Covid-19, the majority of migrant workers returned to Nepal, which means they were no longer able to send money to their families. The work carried out by Finn Church Aid focuses on strengthening the rights of poor and marginalised women and children, improving income opportunities, and human rights.



"With revenue from sales, we have been able to build a home for ourselves and pay the children's school fees. My dream is to support their education for as long as possible."

Mava Deuba, 35, was given seeds and training in farming skills. Now she grows aubergine, tomato and cauliflowe

Bangladesh

Nearly a million Rohingya refugees who fled persecution in Myanmar live in Bangladesh. Women are in a deplorable situation in the congested refugee camps in Cox's Bazaar. Finn Church Aid's work in the area focuses on teaching literacy skills, life skills and practical livelihood skills.

On-air teaching and tools for young people to build a better future in Africa

In Africa, our focus is on promoting high-quality primary, secondary and vocational education, and on creating sustainable income opportunities for young people and women. Our work contributes to peace and reconciliation in fragile states and communities. Covid-19 prompted us to develop distance learning methods and new channels for dialogue to prevent conflicts.

UGANDA. Finn Church Aid supports quality education and promotes entrepreneurship among women and young people in Uganda, a state that has taken in more than a million refugees from its neighbouring countries. We work in refugee settlements where both refugees and Ugandans live.

In 2020, the pandemic closed schools in Uganda and posed challenges for small business owners. To help children and young people continue their schooling, we distributed 70,000 learning packages and 3,000 radios to homes for primary and secondary school learners. Exercises, radio lessons and community-based teachers enabled young people to continue their learning until the Ugandan government started opening schools to some students in October

Well-trained teachers are essential for quality education. The role of teachers as advocates of education became even more vital during the pandemic amidst fears that the economic impact of Covid-19 may increase the risk of child labour and child marriage. In total, 1,320 teachers participated in FCA-led training sessions on issues such as learner-centred approaches, child protection and measures combatting Covid-19.

Qualified teachers and new classrooms have improved the quality of education. Just last year, we built 72 classrooms in northern and south-western Uganda. In the past, one primary school teacher in the refugee settlement had to teach on average a class of 150 learners, but in 2020 the number fell to 93 per teacher.

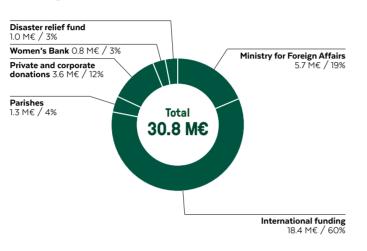
In early 2020, the pandemic had a massive impact on self-employment in Uganda. A survey conducted by the UN Capital Development Fund showed that around half of self-employed people fell below the poverty line after one month of lockdown, with severe repercussions on food security. Fortunately, by the end of the year the situation was showing signs of improving. Despite these challenges, 1,925 young people received vocational education and training, and 1,702 women and young people participating in our programmes to establish businesses. Of the households we supported, 66 per cent, or 3,556 families, were able to rise above the poverty line.

Our work in Uganda reached 162,969 people in 2020, an increase of more than 40,000 from 2019.

KENYA. In Kenya, Finn Church Aid's works with fragile communities in rural areas and refugee camps.

In Kerio Valley, the conflict between the Marakwet and Pokot people was addressed in a dialogue broadcast on radio during the lockdown. Complementing a series of 14 peace programmes, WhatsApp groups enabled young people and women, in addition to religious and traditional

Funding



families received mobile money to 2.331 buy school supplies and uniforms for their children. SOMALIA

> women were trained in peacebuilding in 30 Bozoum. CENTRAL AFRICAN REPUBLIC

officials and decision-makers participated 883 in training on anti-mutilation laws, children's rights and mediation. KENYA

159,310 vulnerable children and young people were able to attend school. UGANDA



"At school, I feel safe, and I want to learn more every day. When I grow up, I want to teach others."

Fadumo Hassan Adan, 14, a primary school pupil in Hudur, Somalia. PHOTO: ISMAIL TAXTA

strictions closed schools lessons were broadcast on radio. Charles Muragwa, 13, is doing his school-work in the Kyaka refugee settlement in Uganda.



Fishing is an important source of livelihood in South Sudan. We support internally displaced people and those returning to their homes by providing equipment and training for earning a living. PHOTO: MARIA DE LA GUARDIA **10** Finn Church Aid 2020

actors, to intervene in conflicts between communities before they escalated. Women's groups raised awareness of the threats posed by the pandemic to the safety and education of girls.

In Kakuma and Kalobeyei refugee camps, we distributed radios with memory cards to enable learners to attend national distance learning programmes. Teachers living in the camp then went through the recorded classes and exercises with small groups of learners. Our project helped 15,032 primary school children, of whom nearly half were girls and 275 were people with disabilities, to attend school. Teachers Without Borders provided mentoring to teachers from Finland through WhatsApp.

In Kenya, scarcity of natural resources causes conflicts. To prevent them, we helped to establish seven local committees to resolve disputes over access to water and grazing and to prevent retaliation. We also trained a hundred young beekeepers. Learning about harvesting honey, planting trees and marketing their products helps young people adapt to climate change and provide for themselves.

School closures during the pandemic were a hard blow to South Sudan, **SOMALIA.** In Somalia, Finn Church Aid is working to strengthen state one of the world's most fragile states. Due to poor telecommunication governance structures. As a result, we have seen young people and womconnections, people living in the country's remotest areas found it difficult en's representation in political decision-making and opportunities to live to access national radio lessons. To ensure continuity in school education, independently increase significantly in our programme regions. we developed digital learning materials with South Sudan's Ministry of Last autumn, two regional councils of 21 and 27 members respectively Education and helped with the arrangements for the final national examwere elected to the districts of Afmadow and South Galkayo in democratic inations to go ahead in primary and secondary schools.

elections. More than half of the councillors were young people and seven Due to the limits placed on gatherings, peacebuilding continued through of them were women. The councils represent around 150,000 inhabitants radio. To enable participation, we distributed radios to local communities. in matters related to regional public services such as education, health-According to the UN, 80 per cent of South Sudanese people live on less care and water supply. The project brought together 1,024 people from than one US dollar a day. Our work on poverty reduction was affected not conflicting groups to promote reconciliation, with 120 women and young only by the pandemic but also by floods and hyperinflation. Nevertheless, people participating in gender equality training. 414 young people completed a post-vocational internship in the private Schools that had been closed due to the pandemic reopened in August, sector, and 298 of them continued at work after their internship. In addition, and we supported access to education for 8,540 learners, 44 per cent of young people set up 60 business groups, each of which received a USD whom were girls and 270 were people with disabilities. In 2020, our work 500 start-up grant. In South Sudan, young people's access to the labour

expanded to the Hudur region, which has been heavily affected by attacks market significantly reduces their risk of being recruited by armed groups. of the extremist organisation al-Shabaab.

CENTRAL AFRICAN REPUBLIC. In the Central African Republic, political We increased our efforts to improve income opportunities in Somalia. instability and violent conflicts between ethnic and religious groups com-In 2020, we supported 35 women through entrepreneurship training where they learned about assessing their market and making business plicate the everyday lives of ordinary people. plans. Despite the challenges posed by the pandemic, six months after Finn Church Aid has a country office in the capital Bangui, and three the end of the project, 20 of them were running successful businesses regional offices. In 2020, we set up a new regional office in Bangassou due with incomes providing enough food for their families. to the increasing need for humanitarian assistance in the south-east of the

We improved vocational education and training in Somalia by training country. We have focused on improving the quality of our operations and 40 instructors to teach vocational skills, entrepreneurship and career on training staff. The Covid-19 significantly impacted our work, although guidance to young people and women. Post-training employment opporbefore the pandemic struck, our country programme had already made tunities were boosted through drawing up study plans and identifying provision for the risks posed by malaria. During the pandemic, our work internship opportunities in cooperation with the Ministry of Education included broadcasting radio lessons. and the private sector. Towards the end of 2020, elections were held in the Central African

SOUTH SUDAN. In South Sudan, a country emerging from a period of civil war. Finn Church Aid is striving to secure family livelihoods, improve education and strengthen the role of young people and women in

"Locally, our efforts have already produced results, but there is still work to do nationally" says humanitarian coordinator Moses Habib about peacebuilding

In rural areas, we worked to help residents, leaders and parents to in South Sudan Read the story on page 19. peacebuilding. understand the value of education. We sought to ensure that refugee Meeting basic needs encourages families children had access to learning and paved the way for 206 young people to keep children in school. We supported 6,347 parents, 56 per cent of with disabilities to attend school whom were women, with farming tools, seeds and fishing gear, as well We helped more than a thousand vulnerable people to provide for as training in farming and fishing. We also distributed cash assistance to themselves, including internally displaced people, former prisoners, women 2,825 families to improve their food provision and ability to meet other and young people. A Women's Bank's project in Bozoum and its neighbouring areas needs. Our work expanded in the Yei region, which was known as South Sudan's breadbasket before the civil war. With the peace agreement, supported women's livelihoods and financial independence: we coached return migration has accelerated and it is important that we support the small business owners, taught financial management and literacy, and reconstruction effort trained 30 women in peacebuilding.

children gained access to early childhood development and education in Kalobeyei settlement and Kakuma refugee camp. KENYA

duty-bearers, including officials and decision-makers, trained on inclusive local governance, social reconciliation and gender equality. SOMALIA

Republic. In the run-up to the elections, we engaged in peace work to ensure that everyone had equal rights and opportunities to vote, and campaigned against hate speech and misinformation, especially among young people. We trained 70 young people in conflict prevention, stopping rumours and peace education, and hosted six youth peace groups.

Income opportunities in poverty-stricken Asia

The Covid-19 pandemic did not cause a major health crisis in our programme countries in Asia in 2020, but did have a devastating impact on the region's economy and people's livelihoods.

CAMBODIA. Schools were closed in March, disrupting the education of more than three million learners in Cambodia. Not all of them had access to digital distance learning tools, nor did the parents in all families have the skills or the time to help their children with digital schoolwork.

To help these children, Finn Church Aid introduced accessible mobile learning centres to offer help with schoolwork. Materials to support distance learning were given to 40 schools. Schools were also given face masks, soap and hand sanitiser.

Our new pilot project in Cambodia features literacy groups in which FCA-trained volunteers teach children how to read. After working in small groups for four months, all 82 participants had learned to read and write. We plan to expand the project in 2021.

Livelihood projects involved offering training in entrepreneurial skills and digital marketing. Membership in FCA-supported cooperatives rose by 14 per cent to 5,656 at the end of 2020. In addition, 556 households that had lost their livelihoods as a result of the Covid-19 restrictions were given cash and food assistance.

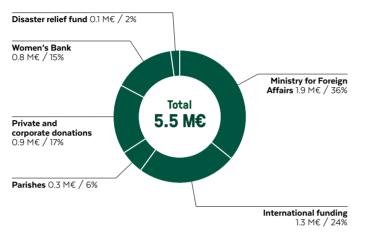
As part of our Dream School project, we organised regular meetings with schools and local authorities to encourage open dialogue about everyday life in schools. We also organised meetings with families, community leaders, and minority representatives to discuss various issues that negatively affect schoolwork. Once trust has been established between the parties, it is easier to raise sensitive issues such as child marriage, domestic violence and child labour.

NEPAL. Prolonged lockdown and fading tourism have driven fragile groups such as women, children, ethnic minorities and persons with disabilities deeper into poverty. The majority of Nepalese migrant workers living in neighbouring India have returned to Nepal, which means they no longer send money to their families. "The Covid-19 pandemic affected all of us, but for Nepalese women and girls school closures and lockdowns are particularly harmful," Nepal programme coordinator **Deepika Naidu** wites in her column. **Read the story on page 23.**

In response to the declining economic situation, we delivered soap and emergency food assistance to Nepal. Assistance for starting up a business or keeping an existing business running was given to 4,557 people. Various loan arrangements were offered to keep cooperatives up and running. Start-up grants were given to the most vulnerable groups, such as returning migrants.

In 2020, we hosted 123 events with the objective of improving the rights of women and minorities. Our efforts were rewarded: it is now easier for former bonded labourers to get an identification document and financial support. In terms of advocacy, one of our biggest achievements was strengthening the rights of the Dalit community. The Dalits are now more actively taking part in community life and decision-making. In 2020, seven cases of caste discrimination were identified, with legal action taken in each case.

Funding



2,407 learners were given school books and hygiene kits after catastrophic floods. CAMBODIA

22,493 people received a one-month supply of food and soap to alleviate the food shortage and health crisis caused by Covid-19. NEPAL

> children received cash transfers to help them continue going to school amidst the protracted crisis. MYANMAR



"The knowledge and skills I gained gave me a chance to earn a living and support my family. Before the training, I did not believe my dream of starting my own enterprise would come true, but now I am full of hope."

Moe Moe Than, 30, creates household utensils out of bamboo in Aing Din, Myanmar. PHOTO: LIN MIN AUNG



We introduced animated videos as a new type of digital entrepreneurship training, which enables participants to learn how to set up a business by simply watching a video. **MYANMAR.** Our efforts to build sustainable livelihoods for women produced results, despite the challenging circumstances. During the year, assistance to secure livelihoods was given to 29 groups of women and six micro businesses. An additional 421 people that were supported, most of them women, became small business owners.

Assistance was provided in the form of entrepreneurship training, mentoring, start-up grants and supplies. We introduced animated videos as a new type of digital entrepreneurship training, which enabled participants to learn how to set up a business by simply watching a video. Spoken in local languages, the videos can reach a wide audience, including people living in remote areas. In Rakhine State, women's groups quickly adapted to the Covid-19 crisis and started making face masks which were then sold to organisations that handed them out to those in need.

FCA stepped up its humanitarian work in Myanmar's conflict-ridden areas. Cash transfers were given primarily to school-aged children and vulnerable women.

Positive results from career counselling helped FCA convince its local partners of the need to include career counselling in the national curriculum. An agreement was reached to run a three-year career counselling pilot project in more than 40 public schools.

Building blocks of a better life for women, youth and refugees in the Middle East

Due to Covid-19, we conducted our training and livelihood projects in the Middle East via remote connections. We also provided emergency assistance to those left homeless by years of fighting in Syria and the devastating port explosion that tore through Beirut, Lebanon.

JORDAN. Most of our efforts in Jordan focused on making women, young people and Syrian refugees better equipped to earn a living. We helped small business owners build their enterprises and continued to provide educational opportunities to young refugees.

In 2020, we provided entrepreneurship training for 246 participants, 57 per cent of whom were women and 33 per cent were Syrian refugees, in keeping with our country programme objectives.

With our support, 184 new businesses were established. We also helped 30 businesses expand their operations. Nearly 80 per cent of the businesses we supported reported an improvement in their sales and income despite the difficulties caused by the pandemic.

Many of our training sessions had to be organised online due to Covid-19. While recreational youth activities offered online reached entire families on a wider front, it became more difficult to achieve full participant engagement.

We continued to pursue advocacy work to create a business-friendly environment. We offered training to local authorities in legal issues regarding the registration and licensing of home-based businesses.

Our educational work benefited 3.856 young Syrian refugees who attended mathematics and English lessons and took part in recreational activities such as circus performing, football and other sports and music classes with singing and playing various instruments.

> "The resilience of Syrian youth gives me hope. Given an

opportunity, young people

communities," said Ashraf

Yacoub, Regional Director fo

the Middle East, commenting

will build a better future

for themselves and their

on the situation in Syria

Read the story on page 19.

SYRIA. Our efforts to rebuild the education sector in war-torn Svria continued in 2020. During the year, 4,749 learners took part in activities designed to support school attendance and improve learning outcomes.

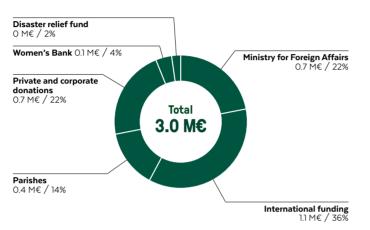
Of those who took remedial classes, 96 per cent improved their performance in a national skills and knowledge test for

school children. After having participated in our activities, 538 dropouts returned to school, and 3,000 pupils received a school uniform and school supplies

In 2020, we facilitated distance learning and provided financial assistance to the most vulnerable learners to help them pay for internet access. As part of our Covid-19 response, we distributed hygiene kits to learners and their families, which impacted 23,571 people

As a new initiative, we encouraged members of local communities to become involved in voluntary work in their local schools. Training sessions intended for volunteers attracted a large number of young people. We also organised events in which we provided information on Covid-19, child labour and child marriage. We offered training to 108 teachers on psychosocial support and teaching in disaster conditions.

Funding



children were able to continue their schoolwork in a repaired school building. SYRIA

families that had lost their homes and 150 property in the disastrous port explosion were given food, heating equipment and hygiene supplies. LEBANON

tablets were distributed to children at 60 risk of marginalisation and their mentors to allow schoolwork to continue during Covid-19 lockdowns. EAST JERUSALEM

per cent of Syrian refugees who had 69 attended entrepreneurship training were earning income from their business six months after the FCA training. JORDAN

> "Thank God I didn't have to drop out of school, even for a year. My parents have always expected me to stay in school."

Radwan and his family spent a few months as refugees in Jordan before returning to Syria, where Radwan, a year six student, now has access to reme dial classes. PHOTO: ABUTALIB ALBOHAYA



Of all those who took remedial classes. 96 per cent improved their performance in a national skills and knowledge test for schoolchildren.

Emergency assistance in north-eastern Syria, where the Turkish military operations had forced thousands of families to leave their homes and accept temporary housing, consisted of providing food, cookware, clothes and water

Overall, our country programme in Syria reached 35,575 people. LEBANON. In response to the devastating port explosion in Beirut, we delivered emergency assistance amounting to EUR 50,000 to Lebanon. In ISRAEL AND THE PALESTINIAN TERRITORIES. In East Jerusalem and collaboration with Norwegian Church Aid, we distributed food, mattresses Israel, we continued our joint efforts on education with local civil society and blankets, and hygiene products intended specifically for girls and organisations elderly people. We were able to help 150 families who lost their homes The Big Brothers Big Sisters programme we support in East Jerusalem and possessions in the explosion.

reached 78 young people at risk of marginalisation. The programme also trained young adults in voluntary work. Voluntary mentors helped chil-



dren with schoolwork, and children had an opportunity to take part in recreational activities. Due to the pandemic, this work was carried out remotely

When a disaster strikes. continuity of learning becomes vital. Dania Mohammad Zuhai Hamza teaches mathematics. chemistry and physics in a school in eastern Ghouta, Syria PHOTO: ABU TAI IB AI -BUHAYA

The steering group coordinating the Big Brothers Big Sisters project brought together

225 mothers from East Jerusalem to attend training in parental skills. More than 70 per cent of the participants said the training had helped them interact better with their children and generally improved their relationship with them.

Workshops on the importance of civic activities were arranged for Israeli and Palestinian youth.

We began preparations to support the education sector in Lebanon in 2020, with the actual work scheduled to begin in 2021.

RIGHT TO QUALITY 📶 EDUCATION

ONE OF OUR KEY OBJECTIVES IS to maximise the opportunities of children and young people to attend school and receive a quality education. Our work covers early childhood development, primary and secondary school and vocational education. We also provide teacher training with local professionals and the help of volunteers working for Teachers without Borders, among others.

Our educational work focuses on refugees and vulnerable children and youth. Education is crucial, as it provides young people easier access to sustainable livelihoods, while promoting stability in communities. For children, schools provide a safe environment amidst disasters, societal pressures and harsh economic realities that lie at the bottom of issues like child marriage and child labour.

Global crises, such as pandemics, reveal the weaknesses of the education sector in countries across the world. In our programme countries, schools without any previous experience of distance learning switched to radio and video lessons, combined with home learning packages and support, through smartphones. To follow up on the new ways of working, some teachers travelled from village to village to provide remedial classes to small groups of learners.

Despite our best efforts to provide alternative solutions, many children and youth were unable to take part in distance learning. Disruptions to schooling affected learning outcomes for many, and the sad reality is that some learners will never return to classrooms.

Going forward, non-governmental organisations should help develop the education sector in consultation with health authorities and child protection services in countries affected by disas-

ters. In schools, this translates into building the teachers' psychosocial support skills and knowledge of referral pathways. Fragile countries also require support to make preparedness plans and develop distance learning.

Education improves children's chances of earning a living when they grow up. Bhavana 10. and Pavitra. 12. live in the villages of Nepal's mountain ous region, where the journey to school can be challenging. PHOTO: PRASHANT BUDHATHON







EVERYONE HAS THE RIGHT TO RECEIVE ASSISTANCE

WHEN NATURAL DISASTERS OR WARS cause an emergency, we offer humanitarian assistance to secure sufficient nutrition, basic necessities, sanitation, clean water and accommodations to people in affected areas. We prioritise education in our humanitarian work because for children, returning to school as quickly as possible is essential as it provides a sense of safety and security in a crisis.

The purpose of humanitarian assistance is to alleviate suffering in an acute crisis. According to international humanitarian principles, everyone is entitled to assistance regardless of their ethnic background, religion or nationality. When providing humanitarian assistance, we respect local cultures and traditions, and work together with local people.

In 2020, much of the humanitarian assistance work carried out by Finn Church Aid focused on preventing the spread of the Covid-19 pandemic and on mitigating its impacts. Our work enabled children to attend school in emergency conditions and supported livelihoods and food security. We delivered emergency relief to Beirut after the devastating port explosion and began work to rebuild destroyed school buildings. Humanitarian assistance programmes supporting refugees In our programme countries continued.

To live our values, we include beneficiaries in the assistance process from planning and implementation to results evaluation. In addition to offering emergency relief, we help people in affected areas to increase their emergency preparedness awareness. It is our goal to transition from humanitarian assistance to long-term development cooperation as quickly as possible.

Finn Church Aid has been awarded the Core Humanitarian Standard (CHS) certification. Our partners and funding providers include the Ministry for Foreign Affairs of Finland, the Directorate-General for European Civil Protection and Humanitarian Aid Operations (DG ECHO), and many UN organisations. We are a founding member of the ACT Alliance, the global coordinator of the humanitarian assistance provided by ecumenical organisations.

South Sudan faces multiple shocks, but optimism remains

WHEN WILL THE PANDEMIC END? Who brought Covid-19 to South Sudan? These

are questions we encountered from beneficiaries while rolling out community awareness campaigns about the pandemic. As a layperson with limited knowledge about Covid-19, it was intriguing to explain to people the myths about a virus we all did not understand, and that left me with memories I will have forever



CH2+202 CO2+1

Moses Habib Humanitarian Coordinator PHOTO: TATU BLOMQVIST

The general situation in South Sudan is dire. What worries me most is that before the pandemic struck, more than two-thirds of the country's population – about 8.3 million people – were in need of some form of humanitarian assistance in order to survive. In 2020, the multiple shocks caused by intensified conflict and sub-national violence, a second consecutive year of major flooding, and the impacts of Covid-19 hit communities severely.

The challenges increased the vulnerability of populations that were already at risk. It worries me even more to hear some say that there is not enough political will to end their suffering.

We believe that advancing inclusion over exclusion paves the way for addressing the root causes of conflicts and ending the cycles of violence. In practice, we equip youth, women, traditional and religious actors with skills in conflict resolution, mediation and peacebuilding. Our efforts have materialized at local and community levels but have not yet translated to adequate representation in the national peace process.

What gives me hope is that there is optimism among young people, despite the country's protracted challenges. South Sudan has abundant natural resources, which keeps many South Sudanese optimistic about the future. People believe that with a conducive environment free of conflict, this country has the potential to take off and become a breadbasket of the East African region and beyond.

Education brings safety and hope for children in emergencies

A DECADE INTO THE CONFLICT, millions of Syrians inside the country find themselves displaced and unable to access food, shelter, work or essential health services. The Covid-19 pandemic has further exacerbated the already decimated economy, which has severely impacted the ability of households to purchase basic necessities.

The situation for children across Syria



Ashraf Yacoub Regional Director, the Middle East PHOTO: TATU BLOMQVIST

has never been worse. Nearly 90 per cent of children need humanitarian assistance, an estimated 2.45 million children are out of school, and 1.6 million children risk dropping out.

Education is a powerful mean to break out of the vicious cycle of poverty and instability; it is a way to initiate and sustain recovery and reduce the disastrous impact of conflict.

As a Finnish organization, we have extensive experience and expertise in education programs. In 2020, we had to adapt to new ways of working, such as providing solutions for remote learning. An initial slowdown of project implementation was an opportunity to focus on school rehabilitation until measures were in place to resume educational activities safely.

During my visits to Syria, it has been uplifting to see the results of our work. In 2020, Syria programme reached over 35,000 beneficiaries, including 4,900 students and teachers benefitted from the formal and non-formal educational activities that we supported last year.

When it comes to Syria's future, I'm most worried about the over-politicization of the conflict, which hampers reconciliation, rebuilding and humanitarian aid. But the resilience of Syrian youth gives me hope. Given the opportunity, they are capable of building a better life for themselves and their communities.



ADVOCACY FOCUSED ON THE LEARNING CRISIS, THE INCLUSION OF WOMEN, AND RELATIONS WITH AFRICAN COUNTRIES

THE PURPOSE OF OUR ADVOCACY is to support the rights of the most vulnerable people to quality education, livelihood and peace. Our objective is to promote sustainable development and equality by achieving changes in policies, attitudes and laws.

We want to enable the participation of women, young people, minorities, and religious and traditional actors in decision-making. In practice, advocacy includes dialogue with decision-makers, preparing background analysis, commenting on political documents, and issuing recommendations.

Covid-19 posed a significant challenge for us on many levels. Due to Covid-19 restrictions, we had to conduct most of our advocacy campaigns online. Thanks to modern technology, we were able to work actively in our programme countries, in international forums, and in Finland.

In some of Finn Church Aid's programme countries, Covid-19 restrictions further shrank the space for civil society, which was very limited to begin with. International meetings were postponed until next year, and decision-making processes dragged on.

Despite the challenges, we achieved significant results with advocacy: In Somalia, women took a stronger role in politics and decision-making, while in Uganda, payment of salaries to teachers working in refugee settlements was secured during Covid-19 related school closures. In Finland, our focus areas included funding levels for development cooperation, the report on development policy across parliamentary terms, and the content of Finland's Africa strategy. Internationally, we worked with our education partners to increase financing to address the global learning crisis.

Women and girls became central in our pandemic work

INTENSIFYING GENDER-BASED VIO-

LENCE (GBV), more domestic work, dropouts from school, and increasing numbers of child marriage. The Covid-19 pandemic hit us all hard, but the consequences of school closures and national lockdowns were especially serious for Nepalese girls and women.

Right after the declaration of Covid-19 restrictions and lockdowns, we understood



Deepika Naidu Program Development Coordinator PHOTO: TATU BLOMQVIST

that child marriage would become a pertinent issue in our working areas. That's why we wanted to focus on child safeguarding and make it one of our first priorities. We started implementing our activities which included child clubs in school, community dialogues and even educational street drama performances.

We also erected billboards with a message on child marriage and its negative effects on children's physical, mental, social well-being and legal provisions against child marriage. It was encouraging to see that the billboards were well recognized by the community and local government officials.

In addition to child safeguarding, the pandemic forced us to respond to the crisis in many ways. Our food distributions addressed the immediate needs of the most marginalized groups, especially pregnant and lactating women, and households who had a person with a disability.

As in many other countries, there were more reported cases of gender-based violence in Nepal during the lockdown. We did our best to tackle the problem with our family dialogues, media awareness campaigns and sessions on gender inequality with mixed groups engaging men, boys, women and girls of communities. Some of the cooperatives (supported by FCA) formulated advocacy plans of action including activities to reduce child marriage and addressing GBV, amongst others. These were submitted to the respective local governments.

In consideration of the increasing violence and abuse against women and girls in the quarantine centres, FCA partners advocated for women-friendly spaces with local governments. Our efforts bore fruit: due to this collective voice of Civil Society Organisations, local governments initiated women-friendly spaces in the targeted quarantine centres.

I'm hopeful because our constitution is very progressive and the policies and acts addressing child marriage and violence against women and girls are promising. The presence of the local units of the government at the community level aims to create an enabling environment for women and girls to thrive.

RIGHT TO LIVELIHOOD

EVERYONE HAS A RIGHT to a livelihood that enables them to support themselves and their families, to increase their wellbeing and to participate in developing their communities as equal citizens.

The Covid-19 pandemic has tested people's ability to earn a living in many ways, and lockdowns have increased unemployment and food insecurity. Those most severely affected populations have been women and girls whose unpaid work at home increased significantly during lockdowns.

Community cooperatives and savings groups, which provide business loans and other assistance, are at the core of our livelihoods work. During the 2020 pandemic, we waived interest rate payments for a period of time, offered debt restructuring, and otherwise adjusted our operations to better meet the new needs. We also started distributing food to the most vulnerable as emergency assistance.

In developing countries, the majority of jobs that pay a living wage are created by small and medium-sized enterprises, which is why Finn Church Aid supports the private sector in all its programme countries. We train women, young people and refugees to help them find employment or establish a business.

The full impact of Covid-19 may only become apparent over a long period of time. But while the pandemic has overshadowed other

global trends which affect livelihoods, such as the advancing climate change, migration and urbanisation, our priority now is to ensure that the results we achieved before the Covid-19 crisis in reducing poverty and inequality are not wasted. 🔳

In developing countries, small and medium-sized enterprises create the majority of jobs. Allen Bamukunde collects eggs for sale by Chiggi Egg Production Ltd, a company supported by Women's Bank in Uganda. PHOTO: HUGH RUTHERFORD

8





DEVELOPING COUNTRIES NEED RESPONSIBLE INVESTMENTS

INVESTING IN BUSINESS is an efficient way for non-governmental organisations to support the economies of developing countries. In response to this increasingly important trend, Finn Church Aid's investment company, FCA Investments Ltd (FCAI), was launched in 2019 with a loan of EUR 16 million from the Finnish government.

FCAI has a clear vision: our aim is to ensure sufficient livelihoods for the growing populations of developing countries. According to the World Bank's pre-pandemic estimate, 600 million additional jobs will be needed globally by 2025, and the need for employment has only increased since then. In 2020, the Covid-19 pandemic made it difficult for us to explore new investment opportunities as some of the companies withdrew their growth plans and cancelled their funding applications. However, the presence of FCAI's local staff in Uganda and Somalia has facilitated operations during the pandemic.

With the Covid-19 crisis, private sector development is more important than ever, as it is the only way to create new jobs. Considering the scale of the challenge, conventional development cooperation alone will not be able to address all the needs, and responsible investments are required to help SMEs get back on their feet and grow.

Businesses do not emerge out of thin air; they need capital. But especially in the world's most fragile states where investors are exposed to high risks, the financial capital required to launch a business is hard to come by.

Accountability and sustainability are at the core of FCAI's investment strategy, in accordance with Finn Church Aid's core values. FCAI invests in socially and environmentally responsible companies that create jobs, raise incomes for low-wage earners and reduce poverty. Our key investment objectives include support for female entrepreneurs and the employment of young people and women.

In addition to funding, FCAI helps SMEs develop their other business activities, such as financial management. Companies have access to Finn Church Aid's own experts and business professionals who are happy to provide their professional expertise pro bono.

We plan to expand investment activities not only in Somalia and Uganda but also in our other programme countries, such as Kenya, Jordan and Cambodia. The fight against poverty and inequality will only succeed if new jobs are created in developing countries. "The business world in developing countries is an endless treasure trove offering a wealth of investment opportunities."

Sustainable development generates the highest returns

DURING THE 12 YEARS I worked as an entrepreneur in Tanzania I saw major differences in how businesses approached corporate responsibility. In effect, responsible companies competed against those who did not pay taxes or care about accountability and sustainability. Irresponsible practices fuelled corruption, and corruption fuelled irresponsibility.



Jukka-Pekka Kärkkäinen CEO, FCA Investments PHOTO: TATU BLOMOVIST

Examples of irresponsibility are not hard to find because they are constantly featured in the news: It is cheaper to damage the soil by managing waste irresponsibly than to invest in proper waste treatment. It is less costly to cut down natural forests than to plant trees and look after the plantations. It is more profitable to fish with dynamite on the shores of Africa and transport the catch illegally to Asian markets than to fish responsibly, provide fish for the domestic market and pay local taxes.

We must put an end to this vicious circle, which is why we need to help responsible companies. They must be given a competitive advantage to help turn corporate culture into a responsible one and to create decent jobs.

The work of Finn Church Aid's FCA Investments (FCAI) is all about providing this competitive advantage. We offer expertise and funding to companies operating responsibly in developing countries. As the CEO, my firm belief is that accountability and sustainability will overcome irresponsibility. It will happen when responsible companies beat their competitors in size, efficiency and quality.

In sub-Saharan Africa, the working-age population will increase by 712 million by 2050, creating an urgent and growing need for responsible employment. By way of comparison, there are currently 223 million jobs in the EU and the UK. Without access to significant new income opportunities, African nations will spiral into despair, which will cause more conflict, unsustainable use of resources and cross-border movement.

FCAI is funding accountable and sustainable fishing, organic farming, a chicken farm, a software package for small-scale financing operations, a leather factory and a dairy producing ice cream. The business world in developing countries is an endless treasure trove offering a wealth of investment opportunities.

But investors prefer investments with the highest return relative to risks involved. As investing in companies located in developing countries exposes investors to risks, the production of goods and services shifts towards rich countries for financial reasons. This creates a vicious circle in which the weakest countries are being left behind.

Through FCAI, money is spent on investments that generate the highest return relative to risk. But our idea of return on investment is different from the mainstream. It is not just about money; it is about achievements that bring us closer to the UN Sustainable Development Goals. And we think it is this kind of sustainable development that generates the highest returns.



PEACE IS A PREREQUISITE for achieving human rights and sustainable development. When peace prevails, children can go to school and adults can focus on building secure livelihoods and stable societies. Finn Church Aid builds peace in some of the world's most fragile

countries such as South Sudan, the Central African Republic and Somalia, and in countries suffering from protracted conflicts. Recently, the nature of conflicts has become increasingly com-

plex, which in turn complicates peacebuilding. Global crises such as the Covid-19 pandemic only amplify the impact of conflicts. The repercussions of the pandemic include growing hate speech against minorities, narrower space for civil society, and further limitations on the rights of women and girls. Other current drivers of social instability include climate change, which contributes to forced migration and competition for scarce natural resources.

Peace means more than the absence of conflict; sustainable peace can only be achieved if the entire community agrees to implement structural changes that support peaceful co-existence between different groups. Civil society actors in conflict-ridden countries are instrumental to creating inclusive and equitable peace, but they need long-term support.

Our peace work centres around women, youth, and refugees as well as religious and traditional actors. These groups are often excluded in official peace processes, which is why we want to make sure their voices are heard in decision-making.

Crises like the Covid-19 pandemic amplify the impact of conflicts, such as Syria's war that has been going on for ten years. Amidst these conflicts and crises, schools offer a safe space for children. PHOTO: ABU TALIB AL-BUHAYA



The success of our volunteers

Finn Church Aid's volunteers work with equality, food waste, education, advocacy and human rights.

WOMEN'S BANK. Despite the pandemic, the Women's Bank continued to work towards women's economic independence, rights and equality in 2020. The crisis affected volunteering in general, fundraising in Finland and the implementation of projects in Women's Bank programme countries across Africa, Asia and the Middle East. At the same time, the pandemic also raised global awareness of the key issues that the Women's Bank works with, such as the protection of women's and girls' rights.

During an extraordinary year, our volunteers managed to accomplish remarkable feats. While the pandemic restricted traditional voluntary activities based on physical interaction, volunteers quickly established an online presence and developed new ways of raising funds and working together. In 2020, Women's Bank collected EUR 1,559,000 in donations, largely in private and monthly donations. At the end of the year, Women's Bank had 3,466 monthly donors, 1,665 shareholders and more than 3,000 volunteers in 42 local groups. With their support, 13 projects were carried out in six programme countries. All in all, around 21,100 women in six countries were involved in Women's Bank activities.

Women's Bank Walk events raised EUR 63,200, and in the summer of 2020, the Women's Bank Open golf tournament broke previous records by generating EUR 42,000.

WEFOOD, Finland's first supermarket selling surplus food, managed to reduce food waste by 205,000 kilograms by the end of 2020. Established in 2018, the store is located at Redi Shopping Centre in Helsinki's Kalasatama area.

Covid-19 closed WeFood from mid-March until the end of May, and the store was forced to reduce its opening hours during the summer. However, the lockdown and remote working also had positive effects: WeFood attracted new and enthusiastic volunteers looking for meaningful things to do during the pandemic. In all, 110 volunteers donated their time to work in the store, organise logistics and be active on social media.

In its second year of operation, WeFood had trainees from four educational institutions and the number of suppliers increased to 40. In 2020, the first WeFood brand product – surplus coffee beans – was launched in collaboration with Kaffa Roastery.

TEACHERS WITHOUT BORDERS is a voluntary network of Finnish teaching and education professionals providing education experts for Finn Church Aid projects where support is needed to improve the quality of teaching. Teachers Without Borders have provided short-term volunteering opportunities since 2014.

In early 2020, eight volunteers travelled to Uganda, Myanmar and Cambodia; however, voluntary work in the countries was soon suspended due to Covid-19, and the network had to come up with new forms of working.

In the end, the network had 17 volunteers working remotely in 2020, supporting the professional development of their colleagues in Bangladesh, Cambodia, Kenya, the Palestinian territories and Myanmar together with local actors. They also created training materials to meet early childhood education needs and support distance learning and offered online mentoring and coaching to teachers and career counsellors.

In addition to the volunteers supporting the programme countries, around 30 volunteers participated in activities taking place in Finland.

CHANGEMAKER. Finn Church Aid's youth network, Changemaker Finland, promotes global justice by educating young people on development issues and by organising advocacy activities.

Changemaker's ABC Trainings in Advocacy were popular in 2020, with 161 young participants attending 23 courses. In all, Changemaker organised 132 courses and events in 13 locations and online in 2020.

Changemaker campaigned for development cooperation funding with Kehyä, kiitos! campaign, inviting young people to describe why development cooperation is important to them. In 2020, the network also contributed to the Irti turpeesta campaign, raising awareness of peat-free energy sources, and to Finnwatch's opinion supporting a Finnish Corporate Responsibility Act.

Changemaker's advocacy activities, events and trainings attracted 128 new members, increasing the membership to 1,030 at year-end. Changemaker Finland cooperated internationally with the Changemaker networks in other countries and with ACT Alliance's Youth Participation Community of Practice.

EAPPI. The Ecumenical Accompaniment Programme in Palestine and Israel (EAPPI) is an international programme that sends volunteer human rights monitors to the occupied Palestinian territories, the West Bank and East Jerusalem.

During their three-month volunteering service, monitors support local communities and civilians by providing a protective presence and reporting on human rights violations in the territories.

When the Covid-19 pandemic forced volunteers to leave the territories, EAPPI largely turned its focus on advocacy in Finland and abroad, working in cooperation with partners such as the World Council of Churches. EAPPI encourages civil society organisations, political decision-makers and religious leaders to take action for global justice. In its communications and advocacy, EAPPI often speaks out against immediate human rights violations. In 2020, its advocacy focused on Israel's plans to annex parts of the occupied Palestinian territories.

1. Women's Bank Walks helping womer into new professions kept going in 2020. This lively scene took place in 2019. PHOTO: PETTERI JÄRVINEN

2. Career counsellors Zin Mar Htwe and Thin Thin Myaing in Myanmar with volunteer Hanna Päivärinta from Teachers Without Borders, photographed in March 2020. PHOTO: KYAW ZIN KO

3. Surplus store WeFood's volunteers Marianne and Mikael are busy at work. PHOTO: TATU BLOMOVIST 4. In 2020, our Changemaker youth network organised 132 training courses and events. During their October weekend meetup, Changemakers held a Timeout Dialogue. PHOTO: MATIAS UUSISIET

5. EAPPI sends voluntary human rights monitors to the Palestinian territories, East Jerusalem and the West Bank. In 2020, the volunteering placements were suspended, but the programme continued its advocacy. The photo was taken in Hebron in January 2020. PHOTO: NOBALUONA









LOCAL AND GLOBAL PARTNERSHIPS CREATE THE FOUNDATION FOR SUSTAINABLE IMPACT

THE BREADTH AND DEPTH of FCA's collaboration with humanitarian and development actors increased in 2020, reflecting the centrality of partnerships in securing sustainable impact and effective and efficient use of resources. To address the new challenges of the Covid-19 pandemic, FCA worked to reinforce its relations not only with traditional governmental, IGO and INGO partners, but especially with local partners, as well as the private sector and academia.

FCA's partnership approach remained multi-pronged and operational at global, regional, national and local levels. The Ministry for Foreign Affairs in Finland continued to be a critical strategic partner and utilising our UN ECOSOC consultative status, we were able to build close working relationship and partnerships with a number of UN Agencies and UN bodies. Despite the challenges (there were also opportunities) of meeting digitally, we were able to strengthen our partner engagement through active participation in global fora, networks and working groups across our three main thematic priorities, as well as for cross-cutting areas, such as gender, youth and people with disabilities.

As the international aid organisation of the Evangelical Lutheran Church of Finland (ELCF) with an independent foundation status, FCA continued to cooperate closely with ELCF's parishes to raise awareness of global justice, promote fundraising campaigns and

Naomi Shangwe, 15, is a member of her school's environment club in Kyaka refugee settlement in Uganda. The learners are taught how to plant and look after seedlings, and schools also grow mango and orange trees. Photo: HUGH RUTHERFORD provide opportunities for voluntary work.

We also continued close collaboration with our long-time global ecumenical partners: ACT Alliance, the Lutheran World Federation and the World Council of Churches.

International funding increased, despite the pandemic

As Covid-19 affected programme implementation, savings were made in programme work support functions, including travel-related expenses.

DESPITE THE CHALLENGING GLOBAL SITUATION, Finn Church Aid's funding increased in 2020. Income growth was attributed to funds from institutional funding providers such as UN agencies and the EU.

However, the Covid-19 pandemic prevented face-to-face fundraising and slowed down programme implementation in several countries. Income received from Finnish parish collections decreased, but private fundraising remained steady as many activities were conducted remotely.

Concerning expenses, Finn Church Aid succeeded in implementing its projects almost as planned, despite the significant operational constraints associated with the pandemic in all programme countries. However, the Covid-19 restrictions affecting programme implementation resulted in savings in areas such as support functions compared to the budgeted and previous year's expenses. Some projects were delayed and any income received from them was carried over to 2021, showing as increased prepayments received and reserves on the balance sheet

Losses generated by two subsidiaries reduced the Group's overall profits. In Uganda, Egg Production Ltd. recorded a deficit because of a delayed start to production and the consequent impact on sales. In Finland, Finn Church Aid's investment company, FCA Investments, gradually began its operations, recording a deficit at year-end largely due to exchange rate fluctuations. Results for the 2020 financial year was EUR 132,187.37, with equity standing at EUR 10.2 million at year-end.

Income amounted to EUR 47.9 million, representing an increase of 4.4% year compared to last year. The use of parish budget allocations amounted to EUR 3.9 million, and income from the Common Responsibility Campaign was EUR 0.7 million.

Support from the Ministry for Foreign Affairs and from Finnish and international institutional sources amounted to EUR 30.6 million. Of this, the Ministry for Foreign Affairs provided EUR 7.0 million for development cooperation and EUR 2.5 million for humanitarian work.

Private sector funding, including private donations given through parishes, totalled EUR 10.8 million.

Expenses for the financial year totalled EUR 47.8 million, with a yearon-year increase of 3.1%. Programme work expenses came to EUR 42.5



While Covid-19 made 2020 a challenging year, support for FCA's work continued to grow, particularly with the support of institutional funding partners, such as UN agencies and the EU. PHOTO: PATRICK MEINHARDT

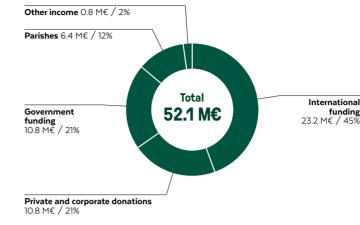
programmes. Expenses from communications, fundraising, stakeholder relations, administration, and investments and funding operations totalled EUR 5.3 million

planning, monitoring, and developing

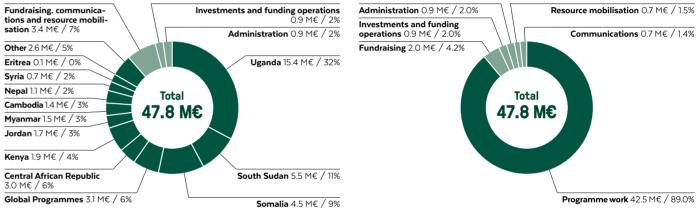
Of all operating expenses, 89% was spent on programme work and 11% on support functions.

Wages, salaries and other short-term benefits with social security expenses came to EUR 15.2 million. Over the financial year, EUR 0.3 million was invested in IT systems equipment and development. Depreciation of fixed assets amounted to approximately EUR 38,000.

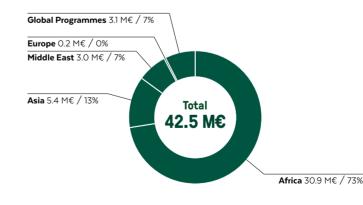
2020 Fundraising income



2020 Expenditure



2020 Programme areas



2020 Programme work and support functions

AFRICA	30.9	M€
Uganda	15.4	M€
South Sudan	5.5	M€
Somalia	4.5	M€
Central African Republic	3.0	M€
Kenya	1.9	M€
Eritrea	0.1	M€
Liberia	0.1	M€
Mozambique	0.1	M€
Africa Regional	0.3	M€

ASIA	5.4 M€
Myanmar	1.5 M€
Cambodia	1.4 M€
Nepal	1.1 M€
Bangladesh	0.7 M€
Thailand	0.2 M€
Indonesia	0.1 M€
Asia Regional	0.4 M€

MIDDLE EAST	3.0 M€
Jordan	1.7 M€
Syria	0.7 M€
Palestinian Territories	0.3 M€
Lebanon	0.2 M€
Yemen	0.1 M€
Israel	0 M€

EUROPE	0.2 M€
Finland	0.1 M€
Greece	0.1 M€

GLOBAL PROGRAMMES 3.1 M€

Profit and	d Loss Account k€	Group 1.131.12.2020	Group 1.131.12.2019	Parent 1.131.12.2020	Parent 1.131.12.2019
Income from	operations				
AID ACTIVITIES					
Income	From the government	9 467	10 123	9 467	10 123
	Parishes	3 884	3 853	3 884	3 853
	From international funding sources	21 148	15 079	20 161	13 840
	Other income	19 34 519	32 29 087	8 33 520	31 27 847
		54 515	29 087	55 520	27 047
Expenses	Direct aid	-22 488	-19 149	-23 671	-20 399
	Personnel	-12 168	-11 704	-10 552	-10 016
	Other expenses	-7 838	-9 877	-7 104	-9 032
		-42 494	-40 730	-41 327	-39 447
Deficit		-7 976	-11 643	-7 807	-11 600
SUPPORT FUNCT	IONS FOR AID ACTIVITIES				
	and stakeholder relations				
Income		154	182	154	182
Expenses	Personnel	-1 076	-1 125	-1 076	-1 125
	Other expenses	-328	-625	-328	-625
		-1 404	–1 750	-1 404	-1 750
Deficit		-1 250	-1 568	-1 250	-1 568
Denen					
General administra	ation				
Income		62	49	140	149
-		2 0 2 0	2 4 7 6	2 0 2 0	2 4 7 6
Expenses	Personnel	-2 030 -1 605	–2 176 –1 840	-2 030 -1 588	-2 176 -1 837
	Other expenses	2 698	2 534	2 698	2 534
	Appropriation to sectors	-938	-1 482	-920	-1 479
					1175
Deficit		-875	-1 433	-781	-1 330
DEFICIT FROM OF	PERATIONS	-10 101	-14 644	-9 837	-14 498
Fundraising					
Income	Donations from individuals	10 384	10 583	10 384	10 583
	Donations from companies and organisations	445	899	445	899
	Donations from parishes	1 625	2 537	1 625	2 537
	Other income	299	366	299	366
		12 753	14 386	12 753	14 386
_		2.020	2 200	2.020	2 200
Expenses Surplus		-2 036 10 717	2 360 12 025	<u>-2 036</u> 10 717	<u> </u>
Surplus		10 / 1/	12 025	10717	12 025
Investments	and funding operations				
	Share of profit in partly owned companies	-1	6	0	0
	Income	397	235	81	175
	Expenses Surplus/Deficit	-885 -488	 	-73 9	13 188
	Surplus/ Delicit	-400	215	5	100
Deficit		128	-2 403	889	-2 284
Subsidies					
	Subsidy from the Church Council	937	937	937	937
Profit/loss before	fund transfers	1 065	-1 466	1 826	–1 347
Fund transfer	75				
i unu transfer	Donation Fund	-465	1 141	-465	1 141
	Donation Fund Disaster Fund	-733	-150	-733	-150
	Women's Bank Fund	298	-150	298	-150
	Aid Fund	230	0	230	0
		-900	1 031	-900	1 031
	Tauna fan an mark a sui - l		•	^	^
	Taxes for current period	-33	0	0	0
Surplus/Defi	cit for current period	132	-435	925	-316
					010

			INC	OME STATEMENT & E	BALANCE
Balance s	heet k€	Group 31.12.2020	Group 31.12.2019	Parent 31.12.2020	31.1
Assets					
NON-CURRENT A	SSETS				
Intangible assets	_	242	202	242	
	Prepayments	212	203	212	
Tangible assets					
	Land and water areas	45 249	42 177	0	
	Buildings and constructions Machinery and equipment	102	76	48	
Total tangible asse		396	295	48	
Investments					
investments	Subsidiary shares	0	0	92	
	Shares and other interests	14 718	15 677	76	
Total investments	Other receivables	<u>4 121</u> 18 840	4 791 20 468	<u>4 121</u> 4 289	
iotai investments		10 040	20 400	4 203	
CURRENT ASSETS	5				
Current assets	Finished goods	1	0	0	
	Other current assets	15	0	0	
Total current asset		16	0	0	
Receivables					
		0	0	478	
Non-current		0	0	476	
Current		820	010	4 224	
	Prepayments for projects Receivables carried forward	3 430	910 1 617	1 234 3 429	
	Other receivables	633	560	679	
Total current receiv	/ables	4 883	3 087	5 343	
Financial securities	5	0	586	0	
Cash in hand and a	at banks	17 074	9 058	15 156	
TOTAL ASSETS		41 421	33 696	25 526	
Equity and lia EQUITY Subscribed capital		34	34	34	
			. .		
Other funds alloca	ted to specific activities Donation Fund	1 269	805	1 269	
	Disaster funds	2 546	1 813	2 546	
	Women's Bank	1 905	2 207	1 907	
	Aid Fund 1985	118	118	118	
	Surplus from previous periods	4 178	4 477	4 162	
	Surplus/Deficit for current period	132	-435	925	
Total equity		10 183	9 018	10 961	
LIABILITIES Non-current			40.000	-	
Current	Debts	16 000	16 000	0	
-anent	Prepayments received	10 318	4 893	9 990	
	Accounts payable	455	597	236	
	Other debts	1 708 2 756	1 482 1 705	1 716 2 623	
Total liabilities	Accrued liabilities	31 238	24 677	14 565	
TOTAL EQUITY AN		41 421	33 696	25 526	

You'll find Finn Church Aid's entire Financial Statement at <u>finnchurchaid.fi/finances</u>

The benefit of local communities and climate action guide our work



The Foundation's Board convened remotely

FINN CHURCH AID IS GOVERNED by a Board of Directors, appointed by the Plenary Session of the Church Council of the Evangelical Lutheran Church. The Board has a Chair, a Vice Chair, and 13 members, and it elects a Work and Audit Committee from among its members.

The Board convened six times in 2020. Due to the Covid-19 pan demic, due to the Covid-19 pandemic, almost all the meetings were held online

On 9 June 2020, the Church Council Plenary Session appointed a new Board for the Finn Church Aid Foundation for the 2020-2023 term. The new Board took office at the general meeting held on 18 August 2020.

FCA'S board 2020-2023

Kantola, with Tuomas Aho and Kaisamari Hintikka as members. The Audit Committee was chaired by Ritva Ohmeroluoma until August Chair Tarja Kantola, Accountant, with Vice-Chairs Vicar Olli-Pekka Silfverand its members were Tuomas Aho and Sixten Ekstrand. From August huth until 18 August 2020 and then Bishop Kaisamari Hintikka. 2020, the Audit Committee has been chaired by Sixten Ekstrand with Aila Paloniemi and Olli-Pekka Silfverhuth serving as members.

Our work is funded by:





Accountability and sustainability are key priorities for Finn Church Aid (FCA). We select our partners carefully, and the use of our funds is closely monitored. Our work is guided by international humanitarian principles and standards of guality and accountability and our internal codes and policies.

FCA IS CERTIFIED according to the international Core Humanitarian Standard on Quality and Accountability (CHS). We are committed to ensuring that our work is guided by the rights and dignity of our beneficiaries.

It is essential that the work we do is also assessed by independent parties. In the annual CHS audit, an independent auditor assesses our work against 62 indicators. Audit reports are made public, allowing us to communicate about the quality of our activities to our donors, funding providers and partners.

Audit findings have helped us to identify and prevent risks related to our work. As a result, we have become better at pinpointing potential risks that our activities may pose to the people and communities we work with. For example, protecting children is vital for Finn Church Aid's activities, and we have a zero-tolerance policy against sexual harassment, exploitation and abuse of any kind

In 2020, we reviewed and improved the way our complaints system

works. The system allows anyone to report suspected misuse of funds, shortcomings in our work or harm caused by our activities. The complaints system helps us get information about problems and address them in a timely manner.

Duer Wivual Tudeal from th Sudan has a wife and eight children. With FCA's sun port, fishermen have received ipment and training for their profession, and Tudeal's children have been able to go to school HOTO: MARIA DE LA GUARDIA

The environmental and climate effects

of our work are important to Finn Church Aid, as we strive to observe the principles of sustainable development in all our activities. We help mitigate our operations' impact on climate by reducing air travel and offsetting emissions. The Covid-19 crisis significantly reduced our travel, replacing face-to-face contact with new digital working methods and tools. Since 2014, we have been offsetting our CO2 emissions from our employees' flights through Klima-Kollekte, a carbon-offsetting fund for Christian churches. The new working modalities adopted during the pandemic will continue to reduce the need for our staff to travel by air once travel restrictions are lifted.

Finn Church Aid meets corporate responsibility by acting ethically and ecologically. We encourage our staff to recycle and use Fairtrade products whenever possible. Our office in Helsinki has received WWF's Green Office certificate, and many of our country offices have also started to follow Green Office policies. Additionally, we are a founding member of Finnwatch, a body which investigates and monitors activities of Finnish companies in developing countries. 🔳

	Members:
	Tuomas Aho, Attorney
	Sixten Ekstrand, Director
	Atte Harjanne, Member of Parliament (from August)
	Riikka Hietanen, Pastor (until August)
	Kaisamari Hintikka, Bishop
	Anna-Kaisa Ikonen, Member of Parliament
	Marjaana Jauhola, Docent in Development Studies (until August)
	Juhani Lavanko, Vicar
	Reetta Meriläinen, Journalist
	Ritva Ohmeroluoma, Master of Science (Econ.)
ł	Aila Paloniemi, Journalist
۱	Ritva Reinikka, Professor of Practice (from August)
5	Mark Saba, Pastor, International Ministry & Mission
	Hanna Ylikangas, Bachelor of Theology (from August)
-	
ł	Expert members invited to attend by the Board are Secretary-General
	Mari-Anna Auvinen, Director Kalle Kuusimäki, Executive Director Riina
/	Nguyen, Docent Jaakko Rusama until April 2020 and Doctor of Theology
Ś	Elina Hellqvist from May 2020.
	Until August, the Work Committee was chaired by Tarja Kantola, with
	Olli-Pekka Silfverhuth and Marjaana Jauhola serving as committee mem-
	bers. Since August 2020, the Work Committee has been chaired by Tarja

Finn Church Aid

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